

MAY 2005

State Senator

# Burton Leland

Serving the People in the 5th District

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*Dear Neighbor,*

*The season of the orange barrels is upon us. Construction projects and road repair is well under way with more undertakings on the horizon. While most of us view this season through the lenses of aggravation, let's look at it for what it is: Michigan supporting the economy through building and maintaining viable roads.*

*Our state leads the world in making automobiles. We must refine our resources and bolster our standing within the*

*transportation community by constructing state-of-the-art roads, repairing bridges, and resurfacing streets that add to the life of our vehicles.*

*As lawmakers, we are obligated to promote the best possible quality of life for all of our citizens. Consumer protection matters to us and we are constantly exploring ways to protect residents from unscrupulous businesses and unfair trade practices.*

*As your State Senator, I pledge to keep your interests first.*

A handwritten signature in dark ink that reads "Burton Leland". The signature is written in a cursive, flowing style.

**Burton Leland**  
State Senator, 5th District



## How to Contact Senator Leland



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# Feds Increase Highway Funds to Michigan

As of this writing, Michigan stands to receive \$1.2 billion in new federal money over the next five years due to an increase in funding and return on tax dollars. The U.S. House of Representatives recently passed a bill that increases federal contributions and the Senate is expected to increase the amount of highway tax dollars returned to the state.

The backward and forward movement of this issue suggests that Michigan's anticipated increases could either

vaporize or be realized by the time most of you receive this newsletter. Let's hope for the best.

Currently, the federal government returns to Michigan 90.5 cents for every dollar paid in highway taxes. State officials use these monies to fund highway projects and other transportation developments.

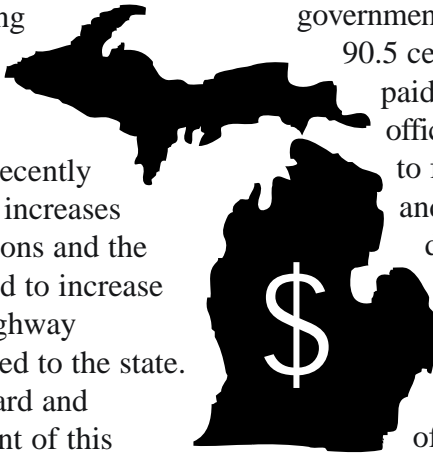
The current return on the dollar totals \$1.1 billion annually.

That amount is no hill of beans, but should be higher. Washington's original promise was to return

\$1 for every dollar paid in highway taxes.

The proposed increase to 92 cents on the dollar would mean an extra \$250 million a year for the next five years. The two-and-a-half-cent increase means better roads, stronger bridges, and a healthier transportation system.

It's mind boggling to imagine the impact of a dollar-for-dollar deal, but until then, we must hold the federal government to its obligations and wisely use the increased funding and returns we may receive.



## Lawmakers Move to Stop Predatory Lending

Predatory lenders cheat Michigan citizens out of nearly \$626 million annually. These mostly out-of-state companies lend money to customers with bruised credit and charge exorbitant interest rates while setting terms that could potentially bankrupt the borrower.

In the best of cases, these consumers pay far more than necessary for a loan. In the worst cases, they lose their homes. The impact of predatory lending does not stop at the door of victims, it spreads through the community like a disease.

Democratic lawmakers have developed legislation that would guard against insidious business practices. The proposals require borrower counseling before

closing and prevent a number of abusive practices, including prepayment penalties and repeated refinances, which do not benefit borrowers.

Home ownership is good for the stability and safety of our communities, and it is the best way for families to build wealth. Home equity creates a solid nest egg that can be used for education, retirement, or to pass on to the next generation.

While protecting borrowers, it is

also important to ensure that citizens continue to have access to credit. It is always tragic when families lose their life savings; it is even more tragic when the loss occurs because of legal loopholes.



*Sen. Leland (left) and Rep. Tupac A. Hunter (D-Detroit) discuss lending practices that injure Detroit residents.*

# Senate Democrats Take On Consumer Protection

Senate lawmakers plan to introduce over a dozen new consumer protection measures as part of our Consumer Rights Agenda. The new bills will include provisions that would:

- Provide fines for credit counseling agencies that charge up-front fees with the promise to relieve a consumer's debt but then fail to deliver any service.
- Establish criminal penalties for data management companies that knowingly fail to notify consumers that their personal data has been lost or stolen.
- Provide consumers with protection against theft of



Social Security numbers by allowing people the option of proactively changing pin numbers or control access numbers.

- Prohibit financial institutions from sharing personal information without obtaining the consumer's consent, require a consumer "opt-in" for the sharing of information with an unaffiliated third party, and provide the opportunity to "opt-out" of sharing information with a financial institution's affiliates.
- Un-bundle charges on electricity and gas bills and require clear explanations of charges.

- Provide consumers relief, including damages and reasonable attorney fees, for individuals injured directly or indirectly as a result of an insurance company's violation of unfair trade practices.

Legislators agree that the working class is the most vulnerable and easiest to exploit. They recognize the moral responsibility to protect society's most vulnerable citizens.

To learn more about the Consumer Protection policy agenda, please visit [www.senate.michigan.gov/dem](http://www.senate.michigan.gov/dem)

## MDOT Offers Free Construction Map

As summer approaches and families plan to drive to various places of recreation, the Michigan Department of Transportation (MDOT) is offering a free publication of updated construction projects around the state.

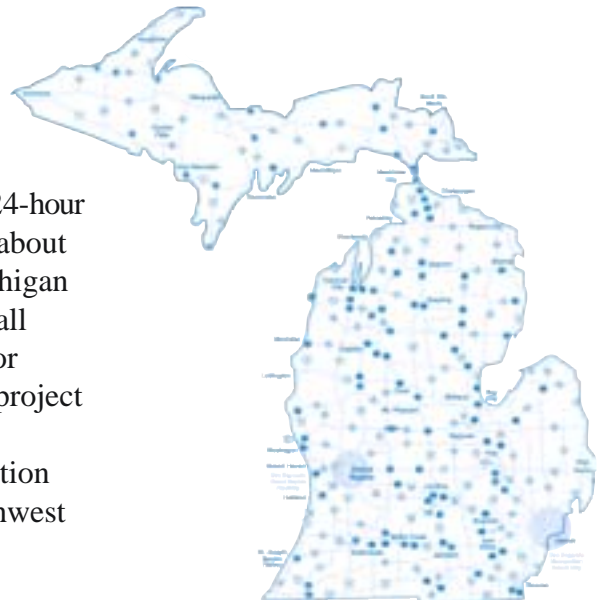
The 2005 edition of "Paving the Way" details major road and bridge projects in Detroit and Grand Rapids. "Paving the Way" is available at MDOT's Transportation Service Centers, region offices, and Michigan Welcome Centers – and it will be posted at state highway rest areas.

In addition to the printed map, residents can access a regularly updated electronic version on the MDOT Web site at

[www.michigan.gov/mdot](http://www.michigan.gov/mdot) by clicking on the "2005 Construction Map, Paving the Way" link. Further, a regularly updated list of lane closures appears on the MDOT Web site at <http://www.mdot.state.mi.us/laneclosure>.

MDOT also operates 24-hour phone lines with information about metro Detroit and west Michigan road repair. Motorists can call 1-800-641-MDOT (6368) for 24-hour, toll-free access to project information for Detroit's tri-county area. For information about travel in west or southwest Michigan, drivers can call 1-888-305-PAVE (7283).

To request copies of "Paving the Way," please contact the MDOT Office of Communications at 517-373-2160.





**State Senator**  
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## Travel Well

**A**s the winter/spring season belligerently fades into summer, all sane minds move to thoughts of vacation and lovely leisure time. Some travelers may have special medical conditions and find it difficult to enjoy these times with families. Here are some tips to help everyone travel healthy this vacation season:

- If traveling by car, schedule rest stops to include adequate time

for medications and meals made up of required foods.

- Make a list of all your prescription and non-prescription medications, and carry it with you.
- Take a letter from your physician or other information that recaps your health care condition along with the name and contact information for your doctor.

## Save the Date

**S**en. Leland is holding an Important Public Meeting spotlighting predatory lending practices on June 11. Details of the event will be announced soon.

June 2005						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

## FREE Publications Available

Please check the appropriate box(es) below, fill in your name and address in the space provided, and return this entire coupon to: **State Senator Burton Leland, P.O. Box 30036, Lansing, MI 48909-7536** or you may fax your order to (517) 373-5981.

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|--|---|--|
| <input type="checkbox"/> <i>Changes and Choices, Legal Rights of Senior Adults</i><br><input type="checkbox"/> <i>Child Safety Coloring Book</i><br><input type="checkbox"/> <i>The Michigan Constitution</i><br><input type="checkbox"/> <i>Constitutional Rights, Crime Victim's Rights Act, and Crime Prevention</i><br><input type="checkbox"/> <i>Consumer Information Book</i><br><input type="checkbox"/> <i>For the People, By the People</i><br><i>How the legislative, executive, and judicial branches of state government work.</i><br><input type="checkbox"/> <i>Michigan's Friend of the Court</i><br><input type="checkbox"/> <i>State Map</i> | <input type="checkbox"/> <i>Getting to Know Michigan</i><br><i>A coloring book for kids in grades 2 to 4.</i><br><input type="checkbox"/> <i>The Legislative Process in Michigan - A Student's Guide</i><br><i>Written for high school students and adults.</i><br><input type="checkbox"/> <i>Movin' On: A Handbook for Young People</i><br><i>A guide for teens graduating from high school.</i><br><input type="checkbox"/> <i>Planning for Your Peace of Mind</i><br><i>Making a will, organ donations, and how to create a Durable Power of Attorney.</i><br><input type="checkbox"/> <i>A Practical Guide for Tenants and Landlords</i> | <input type="checkbox"/> <i>Citizen's Guide to State Government</i><br><input type="checkbox"/> <i>Portraits of Michigan</i><br><i>Pictures and artwork about our State.</i><br><input type="checkbox"/> <i>Services for Seniors</i><br><input type="checkbox"/> <i>Veterans Benefits and Services</i><br><input type="checkbox"/> <i>Your Child - A Parent's Guide to Health and Safety.</i><br><i>Selecting a day care provider, an immunization chart, and information on choosing a car seat, tax credits, and how to report child abuse are also included.</i><br><input type="checkbox"/> <i>Your State Capitol ... A Walking Tour</i><br><input type="checkbox"/> <i>Recycling - A Coloring &amp; Learning Book</i> |
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Name \_\_\_\_\_ Address \_\_\_\_\_  
 City \_\_\_\_\_, MI Zip Code \_\_\_\_\_ Phone ( ) \_\_\_\_\_